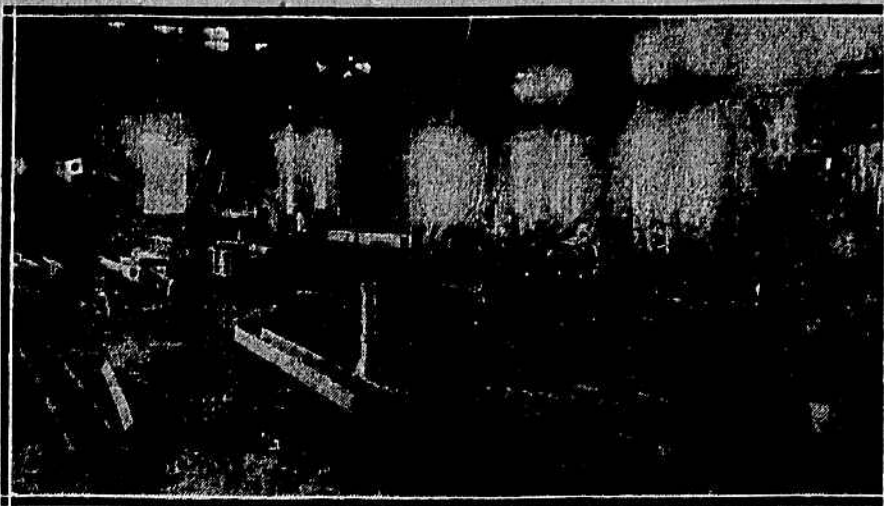


THE RICHMOND IRON WORKS



ACRES OF MACHINERY.



ANOTHER INTERIOR VIEW.

CITY OF SUFFOLK ON THE NANSEMOND

(Continued From First Page.)

City of no mean proportions.

The Banks and Their Business.

The banking business in any town or city is a pretty sure index of what is going on there, and a few figures and cast-iron facts along this line will be of interest right here. There are only two banks in Suffolk, but their combined capital and reserve funds, and assets generally, far exceed the assets of a half a dozen to a dozen banks in some other towns than Suffolk. The two banks show footings of something like \$3,500,000, capital and surplus of about \$1,000,000, and deposits of \$2,500,000.

The Farmers' Bank of Nansemond, which was established in 1869 with \$20,000 capital, and has never increased. Its capital stock, sitting at the head of the list among State banks in the United States on what is called the "roll of honor," that is, it carries the largest surplus fund in proportion to capital of any State bank in the country. Its last report to the State Corporation Commission shows the capital stock to be \$20,000, while the surplus and undivided profits foot up about \$1,121,236. The deposits at that time were near to \$2,000,000, and a reserve fund for taxes and unearned discount amounted to \$200,000. At that time there was due the bank from other banks \$281,000, and there was cash in the safety vaults amounting to \$111,000. The total resources of the bank last January amounted to \$2,588,146, and it is more than likely that the report for next January will show these figures enlarged to \$3,000,000. The same kind of figures on the 1st of January, 1901, put the total resources at \$1,121,236. These figures show that the growth has been something like ten years. The bank owns its magnificent banking house, which cost \$20,000, and is one of the best equipped buildings of its kind in Virginia.

The National Bank.

The National Bank of Suffolk is a younger institution, but one of the most successful and prosperous in the State. The capital stock is \$140,000, and although it is young it has a surplus of \$46,000 and undivided profits amounting to \$20,000. The circulation, for which bonds are deposited with the United States government, \$50,000. The deposits are \$375,000. The loans, United States bonds, amounts due from other banks, cash in hand and other assets make a total of \$700,000. This bank is under the supervision of the United States government, and is one of the recognized depositories of Uncle Sam. The officers are James L. McLamore, president; A. A. Pratt, vice-president; A. Woolf, cashier; C. B. Hargrave, assistant cashier.

Suffolk has ample banking facilities.

as the above figures abundantly show.

Transportation Facilities.

I do not know that Suffolk, either as a town or a city, ever made any special effort to attract the railroads here. It did not need to, for, as already stated, the natural location was a sufficient inducement, and the railroads came dry land. That is, the fact is that Suffolk has six railway lines, to-wit: the Southern, the Seaboard Air-Line, the Atlantic Coast Line, the Norfolk and Western, the Virginian and the Norfolk-Southern. All of them have large freight and passenger depots here, and all vie with the other for the business. Then, the Nansemond River, which empties into the James just where that majestic stream runs into Hampton Roads and the Chesapeake Bay, that is, the fact is that the year round guarantee of fourteen feet of water, and that will float the big ships and steamboats that ply the Atlantic. Any ship that can float in fourteen feet of water can pull up behind the Suffolk docks, and hundreds of them do that thing every year. The Old Dominion Steamship Company runs a regular line of steamers here.

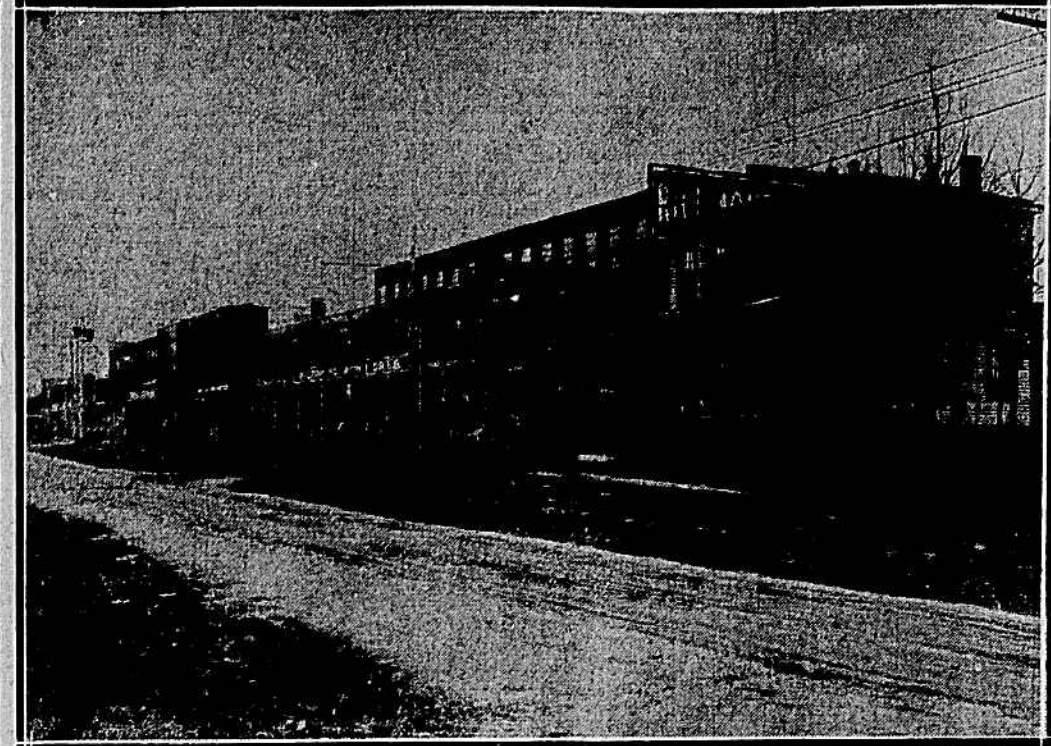
A Distributing Point.

Thus it comes that Suffolk has transportation facilities equal to, if not superior to, those of any city in the State, and not inferior to those of any city or town in the whole country. As a matter of fact, Suffolk has the freight rates on both incoming and outgoing goods that make it the best distributing point in Virginia, if not in the entire South. And this is perhaps the secret of the big growth of the wholesaling and jobbing and manufacturing business that has sprung up here within the last decade.

Seventeen wholesaling houses is not a bad record for a new city, and that is what Suffolk has. These houses distribute groceries, drugs, hardware, mill supplies, hay, grain, fuel and many other things. It has been demonstrated by the wholesale grocers and the dealers in the other lines named, that this is a fine distributing point. It stands to reason that shoes, dry goods, canned goods and all other kinds of goods can be handled from here just as profitably, and the time is not far distant when they will be. Suffolk has a large part of Virginia and a large part of North Carolina for a jobbing territory, and in this immense territory the railway lines run and put Suffolk in quicker and cheaper communication with them than any other jobbing town enjoys. There is a fine opening here for a wholesale dry goods house and a wholesale shoe house.

Biggest Peanut Market in the World.

The thing that Suffolk is in the habit of boasting a little about is the fact that it is the biggest peanut market in the world. Of course, this is a good thing to talk about, but as a matter of fact, it could not very well help being that, for it is located in the greatest peanut-growing region in the world, and as before set forth, the transportation facilities here are naturally attractive, and it was no more than to be expected that the big peanut



AN IMMENSE PLANT, WHERE "VIRGINIAN" AUTOMOBILE IS MANUFACTURED.

nut factories should assemble here, and they did. There are now nine of them in the city, and all of them occupy tremendous buildings and employ great forces of hands, thus distributing a whole lot of money in the pay-roll way. These factories buy the peanut grown in this region, and thus they pay out to farmers in the course of every year something like \$4,000,000. This money goes to the peanut-growers throughout the counties of Nansemond, Isle of Wight, Southampton, Sussex, Surry, Elizabeth City and Norfolk, in Virginia, and Gates, Northampton, Hertford, Bertie and Camden, in North Carolina. The marketing of peanuts here from this vast territory brings to the city a great amount of other kind of trade, for he it remembered that this country grows something else besides peanuts.

Good Lands and Farm Products.

The lands in the counties named in the two States are among the best on the continent. They produce largely without the aid of fertilizers, peanuts, corn, hay, potatoes and all manner of truck. As a matter of fact, it is really the finest trucking region in America, and I am inclined to think that in time, and short time at that, the trucking business within a ten-mile circle around Suffolk will exceed that of any other section of like dimensions in the United States. It has also been demonstrated within the past three or four years that these lands are great for hay. I am told that a man came here from the West a few years ago and bought a farm near to the city and established the market with the statement that he was going to make alfalfa hay his money crop. The natives were inclined to laugh at him, but this man, and his name is A. V. Sturgeon, this year cut 10,000 pounds of hay from one acre; that is to say, five and a quarter tons, and the market value of it was \$20 per ton.

This is but a sample. Other farmers have been giving attention to hay, and all of them have been successful, and the opinion now is that there is no better land in the State upon which to make hay and to graze cattle than right around this city and in the outlying regions. While peanuts and cotton have always been considered the money crops hereabouts, these recent demonstrations have opened the eyes of the people to other great things. Along with hay-making and grazing possibilities there comes the idea of making stock-raising profitable, and within the past two years more fine cattle have been seen on the farms than ever before in the history of aged Nansemond county. That leads to the thought that dairy farms are a coming asset of this section. A big dairy plant here would pay, for with the large facilities and the access to the Norfolk, Petersburg, Richmond and Baltimore markets cream, milk, butter and cheese-making would flourish here as perhaps nowhere else in the South.

Good Lands That Are Cheap.

The products of the counties named in the two States are already marketed in this city, and from here find their way to other markets, and there can be no good reason why the products of good dairy farms as well as trucking farms should not do just as well. These lands, which are yet cheap as compared with lands in even less favored sections, also grow fruits to perfection. Apples, pears, cherries, plums and all kinds of berries grow with little or no cultivation, and the famous Scuppernon grape, as well as other grapes, are indigenous to the soil. A Mr. Whitfield, who planted an orchard within three miles of the city, has demonstrated that peaches

grow here as well or even better than in the foothills of Albemarle county.

In the regions round about Suffolk poultry-raising has become exceedingly profitable, and, of course, the old razor-back hog, from which comes the delicious so-called Smithfield ham, reaches the highest state of perfection in the peanut fields in this and adjoining counties.

Corn, Oysters, Game.

As to the matter of corn, it may be said that no part of Virginia grows this grain more abundantly than the region which trades with Suffolk. At an agricultural school fair held here a week or more ago there was a big showdown of corn, and the boys' corn clubs made exhibits that proved that from 130 to 160 bushels had been made to the acre.

The oyster interest of Suffolk is a big asset. The Nansemond River oysters that are gathered almost wholly in the city limits have long been famous for their delightful flavor, and two concerns here are making a lot of money distributing them in the regions beyond. So great is the oyster catch that quite a business has grown up in the converting of the shells, by grinding and burning, into lime, which is used in agricultural lines.

This is also a great fishing and hunting country, the Nansemond River, Lake Drummond and the picturesque body of water that has been falsely named the Dismal Swamp, being crowded with fish, ducks, geese and other game that fishermen and hunters delight in, while the forests are well supplied with deer and all kinds of smaller game. Some bear are also caught hereabouts.

Back to the City.

But I started out to talk about the city of Suffolk, and here I have gone away off in the delightful country surrounding it. Of the splendid High School here I have spoken in a former letter, but since then the school has outgrown its building, and now the city is starting out to erect a new building to cost \$40,000, and of course it will be equally as well equipped as the present building, and that is saying a good deal. No city in the State has better public school facilities than Suffolk, and yet Suffolk is going to improve on what it now has.

Handsome Homes.

Suffolk is proud of her public buildings, the county courthouse, the City Hall, market and Academy of Music, and it will be prouder still when the \$75,000 post-office and custom house is completed. This has been provided for, and Uncle Sam has bought his lot at the corner of Bank Street. The beautiful residence now on the lot is to be torn down, but the owner of it is going to erect another one at a cost of \$60,000. And this reminds me that no city in the State, perhaps, has more handsome and cozy homes than this city of Suffolk, and one thing that was impressed me is that such a large majority of the people own the houses they live in. Very few of the citizens, comparatively speaking, live in rented houses. This shows that the folks here have confidence in their town, and when once they come here they become permanent citizens.

I am quite sure there is not a city

of its size in all of the South that has better paved streets and more of them than Suffolk. The streets are bituminous and vitrified brick paving and the sidewalks are granite and brick. The good streets idea has extended to the country, and within a circle of ten miles around the city there are good roads. There are no less than a hundred automobiles owned and used in Suffolk. I daresay the autos have had much to do with making good streets in Suffolk and good roads in the surrounding country.

Water and Lights.

The manufacturing plants here, great and small, other than the peanut factories, number about sixty. They are machine shops that make peanut-makers and threshers, pants and overall factories, drug specialties plants, bottling establishments, carriage and buggy factories, a wagon

factory, hosiery mills, basket and barrel factories, wood-working establishments and various smaller concerns. Many of these are operated by electric power from a first-class plant that furnishes power at the rate of 4 cents per kilowatt. This plant also furnishes electric light, and no town in the South is better lighted. Washington Square at night is a Great White Way that would not ask any odds of Broadway on its brightest night and would make the city of Richmond, a little ashamed of itself.

Suffolk's water supply comes from Lake Kibby, and is furnished by the Portsmouth, Berkeley and Suffolk Water Company, which also pumps water from here to Portsmouth, a distance of twenty-three miles, and supplies that city. These water works, which are on the outskirts of the city, cost \$1,500,000, and experts from all over the land have visited them and say that the plant from the original pumping up to and all through the filtering department is the most complete to be found anywhere in the country. Certain it is that it furnishes pure water, and that is conducive to the health of this city, and this fact, taken with the perfect sewerage system and the natural drainage, make Suffolk one of the healthiest cities in the South.

Suffolk Wants More Good Things.

I asked the secretary of the wide-awake Board of Trade the other day what more Suffolk wants. His reply was somewhat lengthy, but summed up it was about this: "We have all of the inducements required by capital and labor for industries. We have good schools, many churches, good banks, a healthy and peaceful city, all of the advantages that any city in the State can offer socially, religiously, educationally and otherwise, and then we have the transportation facilities, an abundance of labor, cheap sites for factories, many of them indeed are free to the right kind of enterprise, and we know that there is no better

location for business than right here. We have already peanut factories, hosiery mills, machine-making plants, brick and tile-making plants, wagon and buggy factories, planing and saw-mills, basket and barrel-making factories, drug specialty factories, bottling plants and various other good things, but we have room for more of them, and the capital is here to take pot luck with any experienced man who will come along with a little money and an abundance of push and energy. We have a great little city here as it is, but we have room for more good things, and we are ready, willing and anxious to offer the inducements to bring them."

I have spent several days here this week, and I know what the secretary told me is true, but I can't tell all about Suffolk in just one letter. I may resume the subject next week.

RICHMOND MAKES BIG AUTOMOBILES

(Continued From First Page.)

tors are figuring on the erection of additional buildings that will double the capacity of the present plant.

Automobile Department.

Among the new buildings to be erected is a department that will be devoted exclusively to the manufacture of automobiles. The company is already manufacturing automobiles, and the outlook is almost as bright for this new line of business, new not only to Richmond but to the South and the East, that a special department for this work looms up as an actual necessity.

That automobiles are being made in Richmond is a real news item to very many readers of this paper, but it is a fact that has been in the air in a nutshell of the twentieth century up-to-date-ness of the vigorous and far-seeing young men who are at the helm of the Richmond Iron Works Corporation.

Southern Conditions Considered. Why should not Richmond make automobiles just as good as any that ever came from the factories in Detroit or any other town? Why should not Richmond make better automobiles better for Virginia and Southern roads and Virginia and Southern conditions—than any factory in the West, or in the North, or anywhere else? It stands to reason that a man who knows how to make an automobile and is right on the ground can make a better automobile suited to that ground than can the man who knows equally as well how to make an automobile suited for certain other ground, but never saw that local ground.

That is just the way the Richmond young men who are at the head of the Richmond Iron Works got to figuring a year or two ago when they saw the big demand for automobiles and at the same time were looking out for new worlds to conquer in the line of business. And right well they argue that there are road and highway conditions in Virginia and the South that need to be considered in the making of automobiles to run over the roads in Virginia and the South. They knew the road conditions all right, having a knowledge of the same that a Detroit man or a Chicago man or an Indiana man could not have, and they set their heads to work along these lines. They did not take anything for granted and did not jump at conclusions, but gave the subject long and careful study. They made a study of the methods and the workings of all of the big automobile factories in the country, and they called to their help the highly-paid-for service of machine experts, and to make a long story short, they finally, at great expense in money and in time, matured a plan which have resulted in the building right here in Richmond of an automobile that experts say is superior to any machine on the market, that is

superior in the matter of climbing Virginia and Southern hills and bad roads.

And Its Name Is "Virginian."

The machine has very properly been named the "Virginian." A dozen or more of them are now being constructed and one has been completed and is daily on exhibition on the streets of Richmond. This car, which the builders call their demonstration car, is a beauty and has been admired by thousands of people. The finish is up the makers selected for color "battleship gray," because there is no other car in Richmond of that peculiar color. The builders of the car, when the people see a "battleship gray" car going by they will know it is a Richmond product. The color for trade output of the factory will be the royal blue.

Automobile builders all over the country and automobile dealers are wide-awake folks, and they are on the outlook for anything that is new. Just how they found out that Richmond was about to go into the automobile business (and by the way, it is the first city in the South to do that thing), I do not know, but the fact is that the first hint out, and the result is that for the past several weeks experts have been here from all parts of the country to investigate the "Virginian." The verdict of these experts is that the "Virginian" is a perfect car; that it is the equal of any high-priced car made in this country, and that it has peculiar advantages adaptable to bad roads, and while it is, according to the experts, the equal of any high-priced machine, and the superior of many, it is built to sell at a nominal price far below the figures asked for machines of like size and like qualities.

Just a Few Facts.

I have seen the "Virginian" and have tried it in my unprofessional way, and I have had its virtues explained to me, but do not understand quite well the technical language of automobile folks, and I could not explain to the reader, if I wanted to, the twenty-five or thirty points in which the "Virginian" excels other machines for Virginia and Southern roads, but I know it has some excellent qualities. Every piece of the car is made of standard materials, and the makers point with not a little of pride to the fact that in every detail they have come as near to perfection as the lavish expenditure of money can enable them to attain. Another thing: they did not put amateurs to work in the automobile department of their establishment. In fact, the very first thing they did was fully deciding to go into the automobile manufacturing business was to make a tour of the best factories in the country and find the best of Western men. Every workman in the automobile department of the Richmond Iron Works has had from eight to twelve years' experience in Western and Northern automobile factories.

As a matter of fact these people did not go into the automobile manufacturing business just for fun or to make a fad of it; the experience would have been too costly, but they went into it for business and to make Richmond as famous along this manufacturing line as it is along other lines.

While the company at present has

only one machine completed, the "Battleship Gray," which is on exhibition, they have twenty, or more, nearing completion, and they have already booked orders for more than half of them. The first "Virginian" to be sold will go to Mississippi. Lamar, a resident of that State, whose veins flows Virginia blood, being the first to file an order for a Richmond-made automobile.

Yes, Richmond is in the automobile

making business, and the automobile department of the Richmond Iron Works will within the next twelve months be employing a large number of expert and high-priced workmen, many of whom will be brought from other States and other parts of the country. The automobile industry is going to be a big thing here, as well as from the testimony of experts, that they had a good thing, the best thing on automobile wheels that is on exhibition in Virginia.

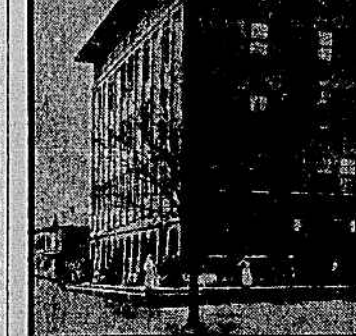
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It is a Great Enterprise.



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NOVEMBER 1-2-3-4

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2:38 Trot or Pace, for the counties of Greensville, Brunswick, Sussex, Southampton and Northampton, 3-heat race, \$100 00
2:14 Trot or Pace \$150 00

Wednesday, Nov. 2

2:19 Trot or Pace \$150 00
2:35 Trot or Pace \$150 00

Thursday, Nov. 3

2:27 Trot or Pace \$150 00
2:22 Trot or Pace \$150 00

Friday, Nov. 4

Free for all \$150 00
Emporia Driving Race, 3-minute class \$25 00

The Fifth Annual Emporia Fair begins Monday, November 1st, and continues four days. This year's program has been arranged with a view of fully exploiting the resources of Emporia and Greensville and neighboring counties as centres of manufacturing and agricultural importance.

Due attention has been given to the amusement feature of the Fair, and this side of the occasion has been liberally provided for.

The railroads have given reduced rates. Atlantic Coast Line trains stop at grounds. Southern Railway will run special trains, and extra coaches will be put on all A. C. L. trains.

Take a Day Off

And spend a jolly time at a Real County Fair, with a hospitable people, in one of Virginia's most progressive towns.

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Of Monument to Confederate Dead in Greensville county.

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